

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Whipple et al.
Title: SYSTEM AND METHOD FOR CREATING FINANCIAL ASSETS
Appl. No.: 10/747,740
Filing Date: 12/29/2003
Examiner: CHANG, EDWARD
Art Unit: 3691
Confirmation Number: 2062

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents previously submitted to the U.S. PTO in the above-identified application on April 16, 2008, in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. In the Office Action of May 28, 2008, the Examiner indicated the references submitted in the April 16, 2008 IDS had been crossed off due to the length of the IDS. During a telephone interview between the Examiner and the undersigned on March 5, 2010, the Examiner indicated that he would consider the references if the IDS was resubmitted with a Request for Continued Examination. Copies of each non-U.S. patent document and each non-patent document are not being submitted because copies have already been provided to the PTO.

The USPTO has waived the requirement under 37 CFR 1.98(a)(2)(iii) to submit copies of cited pending applications which are stored in the USPTO's Image File Wrapper (IFW) system. Applications filed on or after June 30, 2003, and international applications that have entered the national stage on or after June 30, 2003, have been or are being scanned into the IFW system. Accordingly, copies of these types of documents are not being supplied in connection with this application. Reference is being made to OG Notice dated October 19, 2004, *Waiver of the Copy Requirement in 37 CFR 1.98 for Cited Pending U.S. Patent Applications*.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing of a first Office action after the filing of a Request for Continued Examination under §1.114.

RELEVANCE OF EACH DOCUMENT

The relevance of the foreign-language documents is described in the English language abstracts attached thereto. An English translation of the foreign-language documents is not readily available. However, the absence of such translation does not relieve the PTO from its duty to consider the submitted foreign language documents (37 CFR §1.98 and MPEP §609).

Applicants respectfully request that each listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

Although Applicant believes that no fee is required, the Commissioner is hereby authorized to charge any additional fees which may be due to Deposit Account No. 19-0741.

Respectfully submitted,

Date March 8, 2010

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